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entered**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**Art Unit 2155
Examiner Benjamin R. Bruckart

In Re: Blake Earl Hayward
Case: P3953
Serial No.: 09/661,589
Filed: 9/14/00
Subject: Network-Based Verification and Fraud-Prevention
System

To the Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir;

Response A